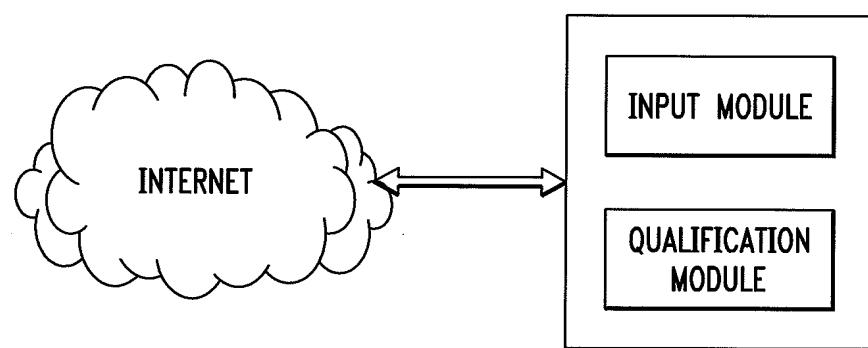


REPLACEMENT SHEET

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*FIG. 1*



REPLACEMENT SHEET

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*FIG. 2A*

Debt Minder FFELP Consolidation Loan Program

200

Step 1

To start the debt minder process just fill out the form below and click the "Continue" button. This information is secure.

---

**Borrower Information**

\* = Indicates Required Field

\* First Name, Middle Init:

\* Last Name:

\* Street Address:

\* City:

\* State:  \* Zip:

County and Postal

Code:

(International Only)

\* Home Phone Number:  -

\* Work/Day Phone Number:  -

\* SSN#:

\* Driver's License#:

\* E-Mail Address:

\* Date of Birth:

210

---

**Employer  
Information**

\* Employer Name:

\* Street Address:

\* City:

\* State:  \* Zip:

County and Postal

Code:

(International Only)

\* Phone Number:  -

220

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*FIG. 2B*

201

---

**Relative**

Please provide us with the following information about a relative who does not live with you.

\* First Name, Middle Init:  ,   
\* Last Name:   
\* Street Address:   
\* City:   
\* State:   \* Zip:   
\* Home Phone Number:   345 -

---

230

**Reference #1**

Please provide us with the following information about another person who knows you.

\* First Name, Middle Init:  ,   
\* Last Name:   
\* Street Address:   
\* City:   
\* State:   \* Zip:   
\* Home Phone Number:   345 -

---

240

**Reference #2**

Please provide us with the following information about a relative who does not live with you.

\* First Name, Middle Init:  ,   
\* Last Name:   
\* Street Address:   
\* City:   
\* State:   \* Zip:   
\* Home Phone Number:   345 -

---

## REPLACEMENT SHEET

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FIG. 3

300

## Debt Minder FFELP Consolidation Loan Program

## Step 2

310

Just use the form below to add all of your outstanding student loans (regardless of loan type) to your Worksheet. These include loans from banks, credit unions, schools, associations, or private loan programs used to finance your education. Do Not include personal loans from family and friends. Once you have finished add loaning click "Continue" to select the loans you wish to consolidate.

Loan Type	Lender/Servicer	Current Interest Rate (%)	Current Balance	
Perkins Loans	sds 3205 DFW, AZ 75093	6.25	\$10,000.00	<u>Delete</u>
Plus Loans (parent loans only)	adb 3020 DFW, CO 75093	8.25	\$10,000.00	<u>Delete</u>
Total Balance			\$20,000.00	

Add Loan Continue

325

330

Complete the form below and click the "Add Loan" button to add a loan to your worksheet. \* = Indicates Required Field

320

\*Guarantor:

\*Account Number:

\*Lender/Servicer:

\* Street Address:

\* City:

\* State:  \* Zip:

\* Balance:

\*Interest Rate (%):

\* Loan Type: Select Type

\*  Loan is in Grace/Repayment Status.

## REPLACEMENT SHEET

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FIG. 4

400

## FFELP Consolidation Loan Program

## Step 3 Choose Loans

Select the loans you want to consolidate by checking the "Con.?" box next to the loan. You can experiment with different combinations by checking different loans. Once you have found a combination you are happy with select a repayment method and click "Continue".

Loan Type	Con.?	Lender/Servicer	Current Interest Rate (%)	Current Balance
Perkins Loans	<input checked="" type="checkbox"/>	sds	6.25	\$10,000.00
Plus Loans (parent loans only)	<input checked="" type="checkbox"/>	adb	8.25	\$10,000.00
Total Balance of all education loans				\$20,000.00

410

420

## Your repayment terms.

Your repayment terms will be based upon the higher of the total balance of all your outstanding education loans, or twice the balance of your loans that are eligible for consolidation.

FFELP Consolidation Loan  
 Balance \$20000.00 430  
 Your Maximum Repayment Term 20 Years (240 Months) 440

## Your New Interest Rate

Your new interest rate will be the weighted average of the loans you selected for consolidation rounded up to the nearest whole percent.

A. Computation Balance \$1450.00 \*  
 B. Current Balances \$20000.00 \*  
 Weighted average interest rate (a/b) 7.25 %\* 450

## Your Repayment Options

You will have a choice of four flexible payment plans. You should select the plan that allows you to repay your loan in the way that is most affordable for you.

- None Selected
- Option 1: Equal Payments
- Option 1: Graduated

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REPLACEMENT SHEET

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FIG. 5

